



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
U.S. Bank Trust National Association, not in its  
individual capacity but solely as Owner Trustee for  
VRMTG Asset Trust

Order Filed on June 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Michelle Medler-Moran,  
Debtor.

Case No.: 19-25105 CMG

Adv. No.:

Hearing Date: 5/20/2020 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

DATED: June 5, 2020

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Michelle Medler-Moran

Case No: 19-25105 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 610 Ocean Road, Spring Lake, NJ, 07762, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Marc C. Capone, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 26, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through May 2020 for a total post-petition default of \$5,208.69 (4 @ \$1,363.44, \$245.07 less suspense balance); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,208.69 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor is to file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2020, directly to Secured Creditor, Selene Finance LP, P.O. Box 422039, Houston, TX 77242-4239 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Michelle Medler- Moran  
Debtor

Case No. 19-25105-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Michelle Medler- Moran, 610 Ocean Road, Spring Lake, NJ 07762-1843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor U.S. Bank Trust National Association, ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK, N.A. ewassall@logs.com, njbankruptcynotifications@logs.com  
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com, jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com  
Marc C Capone on behalf of Debtor Michelle Medler- Moran ecf@gbclawgroup.com, mcapone@ecf.courtdrive.com;e4ea5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust rsolarz@kmllawgroup.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9